

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: WILLIAM E COVINGTON	§	Case No. 21-bk-10693
SENECA COVINGTON	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/19/2021.
- 2) The plan was confirmed on 09/28/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 09/06/2022.
- 6) Number of months from filing or conversion to last payment: 15.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,950.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 12,775.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 12,775.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,182.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,022.01	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,204.01
Attorney fees paid and disclosed by debtor(s):	\$ 1,068.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	3,182.00	0.00
UNITED STATES DEPARTMENT OF	Uns	0.00	36,372.98	36,372.98	0.00	0.00
Quantum3 Group LLC	Uns	0.00	608.51	608.51	0.00	0.00
Quantum3 Group LLC	Uns	0.00	2,419.01	2,419.01	0.00	0.00
Comcast	Uns	0.00	305.11	305.11	0.00	0.00
PHFA/HEMAP	Sec	0.00	12,660.20	0.00	0.00	0.00
Comcast	Uns	0.00	234.72	234.72	0.00	0.00
LVNV FUNDING	Uns	0.00	713.94	713.94	0.00	0.00
LVNV FUNDING	Uns	0.00	994.31	994.31	0.00	0.00
LVNV FUNDING	Uns	0.00	396.17	396.17	0.00	0.00
ASHLEY FUNDING SVCS	Uns	0.00	500.00	500.00	0.00	0.00
VW Credit Leasing, Ltd	Sec	0.00	23,781.62	15,800.00	2,614.14	0.00
VW Credit Leasing, Ltd	Uns	0.00	0.00	7,981.62	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	833.34	670.64	670.64	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	0.00	162.70	0.00	0.00
Ajax Mortgage	Sec	0.00	183,382.71	37,894.66	5,189.04	0.00
BOROUGH OF POTTSTOWN	Sec	0.00	709.61	709.61	97.17	0.00
LVNV FUNDING	Uns	0.00	429.14	429.14	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	0.00	1,499.42	1,499.42	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	802.89	802.89	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	704.53	704.53	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	4,861.00	4,861.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,146.08	2,146.08	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,470.00	1,470.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,279.20	1,279.20	0.00	0.00
PNC BANK, NATIONAL	Sec	0.00	29,274.51	0.00	0.00	0.00
US Department of Education	Uns	0.00	11,473.43	11,473.43	0.00	0.00
CAPITAL ONE BANK N.A.	Uns	680.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT, LP	Uns	331.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	771.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	2,156.00	NA	NA	0.00	0.00
PECO ENERGY	Uns	600.00	NA	NA	0.00	0.00
SANTANDER BANK	Uns	350.00	NA	NA	0.00	0.00
SYNCHRONY BANK/GAP	Uns	350.00	NA	NA	0.00	0.00
TD BANK USA, N.A.	Uns	2,559.00	NA	NA	0.00	0.00
VERIZON	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 37,894.66	\$ 5,189.04	\$ 0.00
Debt Secured by Vehicle	\$ 15,800.00	\$ 2,614.14	\$ 0.00
All Other Secured	\$ 709.61	\$ 97.17	\$ 0.00
TOTAL SECURED:	\$ 54,404.27	\$ 7,900.35	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 670.64	\$ 670.64	\$ 0.00
TOTAL PRIORITY:	\$ 670.64	\$ 670.64	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 75,354.76	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,204.01	
Disbursements to Creditors	\$ 8,570.99	
TOTAL DISBURSEMENTS:		\$ 12,775.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/15/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.